

Amendments to the claims:

This listing of claims will replace all prior versions, and listings, of claims in the Application:

Listing of Claims:

1. (original) A loan management system, comprising:

a first dataset containing lender data, said lender data being related to a plurality of lenders;

a second dataset containing borrower data, said borrower data being related to at least one borrower;

a third dataset containing loan resource data, said loan resource data being related to a plurality of loan resources;

a processing engine coupled to said first, second and third datasets, said processing engine operable to access said first, second and third datasets, and operable to manipulate said lender data, said borrower data and said loan resource data contained in said first, second and third datasets;

a user interface coupled to said processing engine;

and wherein a user provides instructions to said processing engine through said user interface, said instructions causing said processing engine to access said datasets and process loan information related to a loan, said loan information comprising said lender data, said resource data and said borrower data.

2. (original) A loan management system according to claim 1, further comprising:

a loan portion ownership transfer module operable to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale and a trade;

said module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system;

and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer.

3. (original) A loan management system according to claim 1, wherein said resource data includes resource data related to at least one of a term loan type resource, a revolving credit type resource and a letter of credit type resource.

4. (original) A loan management system according to claim 1, wherein said processing engine further comprises:

business logic including criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic is operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria.

5. (original) A loan management system according to claim 1, wherein said first, second and third datasets are part of a relational database.

6. (original) A loan management system according to claim 1, further comprising:
a set of funds transfer instructions for each of said plurality of lenders;
and each of said funds transfer instructions having a status indicative of whether said funds transfer instructions are at least pending or approved.

7. (original) A loan management system according to claim 6, wherein said processing engine is operable to process an instruction from a representative of a lender to modify said status for respective funds transfer instructions to pending thereby enabling approval of said funds transfer instructions.

8. (original) A loan management system according to claim 7, wherein said representative is a first representative, and wherein said processing engine is operable to process an instruction from a second representative to change said status from pending to approved.

9. (original) A loan management system according to claim 1, further comprising:
an agent fee calculation module operable to calculate an agent fee;
and said agent fee related to at least one of transactions for and amounts of said loan resources.

10. (original) A loan management system according to claim 1, further comprising:
a user access authorization module;
and an access authorization level assigned to said user, whereby said user is granted access to various portions of said loan management system based on authorization accorded to said user by said user access authorization module determined by said access authorization level.

11. (original) A loan management system according to claim 1, further comprising a contact list including contacts for said plurality of lenders and for said at least one borrower.

12. (original) A loan management system according to claim 1, further comprising: an external data system coupled to said processing engine;

wherein said user can provide instructions to said processing engine through said user interface to access said external data system;

and said access to said external data system can be used to compare said loan information with external data, and import and export data.

13. (original) A loan management system according to claim 1, wherein said processing engine is further operable to generate messages to at least one of said plurality of lenders, said at least one borrower and at least one contact related to said plurality of loan resources.

14. (original) A loan management system according to claim 13, wherein said generated messages must be approved and released for transmission by a user having approval and release authorization.

15. (original) A loan management system according to claim 14, wherein said generated messages contain all information needed to initiate a loan for use as one of said plurality of loan resources.

16. (original) A method of managing a loan provided by a plurality of lenders, comprising:
organizing a first dataset containing loan resource data, said loan resource data being related to a plurality of loan resources available to said plurality of lenders;
organizing a second dataset containing borrower data, said borrower related to at least one borrower receiving said loan;
organizing a third dataset containing lender data, said lender data related to said plurality of lenders;
accessing said datasets through a user interface and manipulating said loan resource data, said borrower data and said lender data contained in said first, second and third datasets according to a set of rules related to loan parameters;
providing loan information related to said loan, said loan information comprising said loan resource data, said borrower data and said lender data; and recording and tracking changes said processed loan information.

17. (original) A method of managing a loan according to claim 16, further comprising:
manipulating at least one of said loan resource data, said borrower data and said lender data to record a transfer of ownership in a portion of a loan;
and notifying a transferor and a transferee of said transfer.

18. (original) A method of managing a loan according to claim 16, wherein said loan resources data relates to at least one of a term loan type resource, a revolving credit type resource and a letter of credit type resource.

19. (original) A method of managing a loan according to claim 16, further comprising:
 providing business logic in said set of rules, said business logic including criteria for determining if parameters of a transaction are within appropriate value ranges;
 receiving and analyzing a transaction request from said user interface;
 and approving said transaction request based on said business logic.
20. (original) A method of managing a loan according to claim 16, further comprising:
 receiving a set of funds transfer instructions for each of said lenders;
 and providing a status for each of said fund transfer instructions of at least one of pending and approved.
21. (original) A method of managing a loan according to claim 20, further including changing a status for one or more funds transfer instructions to pending thereby enabling approval of said funds transfer instructions.
22. (original) A method of managing a loan according to claim 21, further including preventing a funds transfer instruction status from being changed from pending to approved by an individual that changes said funds transfer instruction status to pending.
23. (original) A method of managing a loan according to claim 16, further comprising charging an agent fee for administering said loan resource data, said agent fee related to an amount of said loan resources.
24. (original) A method of managing a loan according to claim 16, further comprising authorizing a user to access various portions of information related to said loan based on authorization accorded to said user.
25. (original) A method of managing a loan according to claim 16, further comprising providing a contact list including contacts for said plurality of lenders and for said at least one borrower.
26. (original) A method of managing a loan according to claim 16, further comprising:
 connecting said datasets to external data systems;
 and permitting said at least one user to access said external data systems to compare said loan information with external data, and import and export data.
27. (original) A method of managing a loan according to claim 16, further comprising generating messages to at least one of said plurality of lenders, said at least one borrower and at least one contact related to said plurality of loan resources.

28. (original) A method of managing a loan according to claim 27, further including approving and releasing said messages by a user having approving and releasing authorization.

29. (original) A method of managing a loan according to claim 28, further including initiating a loan for use as one of said plurality of loan resources based on information contained in said message.

30. (original) A loan management system, comprising:

- a lender database containing lender data related to a plurality of lenders;
- a borrower database containing borrower data related to at least one borrower;
- a loan resource database containing loan resource data related to a plurality of loan

resources;

- a user interface operable to accept and process a command from a user;
- a set of funds transfer instructions accessible to the user interface;

and a processing engine coupled to the lender database, the borrower database, the loan resource database and the user interface, the processing engine operable to access and manipulate the databases in response to at least one of a funds transfer instruction and the command from the user through the user interface to input, update and track information related to a loan composed of at least a portion of said plurality of loan resources provided by the plurality of lenders to the at least one borrower.

31. (original) A loan management system, comprising:

a first dataset containing lender data, said lender data being related to a plurality of lenders;

a second dataset containing borrower data, said borrower data being related to at least one borrower;

a third dataset containing loan resource data, said loan resource data being related to a plurality of loan resources;

a processing engine coupled to said first, second and third datasets, said processing engine operable to access said first, second and third datasets, and operable to manipulate said lender data, said borrower data and said loan resource data contained in said first, second and third datasets;

logic rules in said processing engine operable to provide an approval of a transaction request when said logic rules are applied to transaction parameter ranges;

and a user interface coupled to said processing engine;

wherein a user provides instructions to said processing engine through said user interface, said instructions include said transaction request, and said instructions causing said

processing engine to access said datasets and process loan information related to a loan, said loan information comprising said lender data, said resource data and said borrower data.

32. (original) A method of managing a loan, comprising: organizing a first dataset containing loan resource data, said loan resource data being related to a plurality of loan resources;

organizing a second dataset containing borrower data, said borrower related to at least one borrower receiving said loan;

organizing a third dataset containing lender data, said lender data related to a plurality of lenders;

accessing and manipulating said data in said datasets through a user interface;

applying a set of rules to said data in said datasets to provide a determination of whether a transaction request submitted through said user interface should be approved based on parameters of said transaction request falling within a range of values;

and recording and tracking changes to said data in said datasets resulting from approved transaction requests.

33. (original) A method of managing a loan, comprising:

providing a set of data accessible to user commands entered in a user interface, said set of data comprising:

a) loan resource data related to a plurality of loan resources;

b) borrower data related to a borrower receiving said loan; and

c) lender data related to a plurality of lenders;

accessing and manipulating said set of data by entering commands through said user interface;

applying a set of rules to said set of data provide a determination of whether a command entered through said user interface should be approved based on analyzing range values of command parameters;

approving a command based on said determination;

and recording and tracking changes to said set of data resulting from execution of said command, wherein at least one of said approved commands is a funds transfer instruction.